

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **10-40612**

**UNITED STATES BANKRUPTCY COURT**  
District of South Dakota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/20/10.

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

<b>Debtor(s):</b> Matthew Mark Rudy 518 W 14th St Sioux Falls, SD 57104		Erin Danae Rudy 518 W 14th St Sioux Falls, SD 57104	
<b>Case Number:</b> 10-40612		<b>Social Security/Taxpayer ID Numbers:</b> xxx-xx-0398 xxx-xx-0268	
<b>Attorney for Debtor(s):</b> Thomas A. Blake #202, 505 W 9th St Sioux Falls, SD 57104 Telephone number: (605) 336-1216		<b>Bankruptcy Trustee:</b> Lee Ann Pierce Trustee PO Box 524 Brookings, SD 57006 Telephone number: 605-692-9415	

**Meeting of Creditors:**

Date: **August 20, 2010**      Time: **02:30 PM**      Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:**  
**10/19/10**

**To Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

<b>Address of the Bankruptcy Clerk's Office:</b> 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104-6851 Telephone number: 605-357-2400 www.sdb.uscourts.gov		<b>For the Court:</b> Frederick M. Entwistle Clerk of the Bankruptcy Court	
Hours Open:      Monday – Friday 8:00 AM – 5:00 PM		Date: 7/20/10	

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	<b>Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.</b>

— Refer to Other Side for Important Deadlines and Notices —

**CERTIFICATE OF NOTICE**District/off: 0869-4  
Case: 10-40612User: dmick  
Form ID: b9aPage 1 of 2  
Total Noticed: 70

Date Rcvd: Jul 20, 2010

The following entities were noticed by first class mail on Jul 22, 2010.

db/db +Matthew Mark Rudy, Erin Danae Rudy, 518 W 14th St., Sioux Falls, SD 57104-4312  
 aty Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638  
 aty +Thomas A. Blake, #202, 505 W 9th St., Sioux Falls, SD 57104-3667  
 tr +Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524  
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462  
 1009637 AAA Collections, Inc., P.O. Box 881, Sioux Falls, SD 57101-0881  
 1009638 +Access Capital Credit, 338 W. Lexington Ave., Suite 212A, El Cajon, CA 92020-4443  
 1009639 +Accounts Management Inc, PO Box 1843, Sioux Falls, SD 57101-1843  
 1009640 +Allgate Financial LLC, 707 Skokie Blvd., Suite 375, Northbrook, IL 60062-2882  
 1009641 +Allied Interstate, 3000 Corporate Exchange Dr., 5th Floor, Columbus, OH 43231-7723  
 1009644 +Avacar Finance, 121 S Minnesota Ave, Sioux Falls, SD 57104-6413  
 1009645 Avera McKennan Hospital, & University Health Center, PO Box 5045, Sioux Falls, SD 57117-5045  
 1009648 +Bank Of Utica, C/O ACS, 501 Bleecker St., Utica, NY 13501-2401  
 1009649 +Bonded Collection Corp., 29 E. Madison St., Suite 1650, Chicago, IL 60602-4435  
 1009651 +Breit Law Offices, P.C., 606 E. Tan Tara Circle, Sioux Falls, SD 57108-4686  
 1009656 +CCR Trust 2009-2, c/o Garrison Investment Group, 1350 Avenue Of The Americas, 9th Floor, New York, NY 10019-4702  
 1009654 +Capital One, N.A., 2730 Liberty Ave., Pittsburg, PA 15222-4704  
 1009655 +Cash Depot, 1027 N Minnesota, Sioux Falls, SD 57104-2430  
 1009659 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933  
 1009661 Clark County Collection Service, LLC, 8860 W. Sunset Road, Suite 100, Las Vegas, NV 89148-4899  
 1009660 +Clark County Collection Service, LLC, 901 W. 10th St., Sioux Falls, SD 57104-3519  
 1009662 +Credit Collection Bureau, 1212 W Elkhorn St., Sioux Falls, SD 57104-0246  
 1009663 +David A. Hill, Attorney At Law, PO Box 824, Sioux Falls, SD 57101-0824  
 1009664 +Equifax, Attn: Dispute Department, PO Box 740256, Atlanta, GA 30374-0256  
 1009665 +Experian, Attn: Dispute Department, PO Box 2002, Allen, TX 75013-2002  
 1009669 GMAC Mortgage, 3451 Hammond Ave., PO Box 780, Waterloo, IA 50704-0780  
 1009670 +GMAC Mortgage LLC, 1100 Virginia Drive, Ft Washington, PA 19034-3204  
 1009671 +Home Federal Bank, PO Box 5000, Sioux Falls, SD 57117-5000  
 1009672 +Jon W. Dill, Attorney At Law, PO Box 9490, Rapid City, SD 57709-9490  
 1009674 +LTS Management Services/Loan Shop Online, 2207 Concord Pike #250, Wilmington, DE 19803-2908  
 1009673 +Livingston Financial LLC, c/o World Credit Investors, LLC, 1250 S. Gove Ave., Suite 301, Barrington, IL 60010-5066  
 1009677 +Messerli & Kramer P.A., Attorneys At Law, 3033 Campus Dr., #250, Plymouth, MN 55441-2662  
 1009678 +Mitchell D Bluhm Associates, Law Offices, PO Box 3269, Sherman, TX 75091-3269  
 1009682 +NU Island Partners, LLC assignee of, Chase Bank USA, N.A., 701 W. 7th St., Little Rock, AR 72201-4001  
 1009680 +National Credit Adjusters, 327 W. 4th Ave., Hutchinson, KS 67501-4842  
 1009679 National Credit Adjusters, PO Box 550, Hutchinson, KS 67504-0550  
 1009681 Nephrology Associates, PO Box 5126, Sioux Falls, SD 57117-5126  
 1009683 +Polaris, PO Box 6153, Rapid City, SD 57709-6153  
 1009687 +RV And Marine, PO Box 103104, Roswell, GA 30076-9104  
 1009684 +Rausch, Sturm, Isreal & Hornik, Attorneys At Law, 300 N. Dakota Ave., Suite 511, Sioux Falls, SD 57104-6033  
 1009685 +Robert R. Nelson, Attorney At Law, 5132 S. Cliff Ave., #101, Sioux Falls, SD 57108-5437  
 1009686 +Rural Metro Corp, 121 S Williams Ave, Sioux Falls, SD 57104-3135  
 1009688 Sallie Mae LSCF, 1002 Arthur Dr., Lynn Haven, FL 32444-1683  
 1009689 +Sanford Clinic Acute Care, 6110 S. Minnesota Ave., Sioux Falls, SD 57108-2571  
 1009690 Sanford Health, PO Box 5074, Sioux Falls, SD 57117-5074  
 1009692 +Sanford USD Medical Center, PO Box 5074, Sioux Falls, SD 57117-5074  
 1009693 +Sioux Falls Psychological Services, 2109 S Norton Ave, Sioux Falls, SD 57105-3730  
 1009694 +Stewart Allan & Associates, 5447 E. 5th St., Tucson, AZ 85711-2344  
 1009695 +Trans Union Corporation, Attn: Dispute Department, PO Box 1000, Chester, PA 19016-1000  
 1009697 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, PO Box 3427, Oshkosh, WI 54903-3427)  
 1009698 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, Sioux Falls Southwest, PO Box 790179, St. Louis, MO 63179-0279)  
 1009699 +US Bank, 425 Walnut St., Cincinnati, OH 45202-3989  
 1009700 US Dept. Of Education, 830 1st St. NE, Room 111G5, Washington, DC 20002-8019  
 1009696 +Urology Specialists, 201 West 69th Street, Sioux Falls, SD 57108-2403  
 1009701 Wachovia Education Finance, 501 Bleecker St., Utica, NY 13501-2401

The following entities were noticed by electronic transmission on Jul 20, 2010.

1009642 EDI: AMEREXPR.COM Jul 20 2010 17:58:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
 1009643 EDI: ARSN.COM Jul 20 2010 17:58:00 Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046  
 1009647 EDI: BANKAMER2.COM Jul 20 2010 17:58:00 Bank Of America, PO Box 17054, Wilmington, DE 19850-7054  
 1009646 EDI: BANKAMER.COM Jul 20 2010 17:58:00 Bank Of America, PO Box 15026, Wilmington, DE 19850-5026  
 1009652 EDI: CAPITALONE.COM Jul 20 2010 17:58:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 1009653 +EDI: CAPITALONE.COM Jul 20 2010 17:58:00 Capital One, Bankruptcy Unit, PO Box 5155, Norcross, GA 30091-5155  
 1009657 EDI: CHASE.COM Jul 20 2010 17:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 1009658 +EDI: CHASE.COM Jul 20 2010 17:58:00 Chase Bank USA, 800 Brooksedge Blvd., Westerville, OH 43081-2822

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Case: 10-40612User: dmick  
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The following entities were noticed by electronic transmission (continued)

1009667 EDI: AMINFOFP.COM Jul 20 2010 17:58:00 First Premier Bank, 3820 N. Louise Ave.,  
Sioux Falls, SD 57107-0145

1009666 EDI: AMINFOFP.COM Jul 20 2010 17:58:00 First Premier Bank, PO Box 5524,  
Sioux Falls, SD 57117-5524

1009668 EDI: GMACFS.COM Jul 20 2010 17:58:00 GMAC Financial Services, PO Box 380902,  
Bloomington, MN 55438-0902

1009675 EDI: RESURGENT.COM Jul 20 2010 17:58:00 LVNV Funding LLC, PO Box 10497,  
Greenville, SC 29603-0497

1009676 Fax: 605-322-4910 Jul 20 2010 21:09:18 McGreevy Clinic Avera, PO Box 86430,  
Sioux Falls, SD 57118-6430

1009691 +E-mail/PDF: SLEBN@sanfordhealth.org Jul 21 2010 00:09:55 Sanford Laboratories, PO Box 5056,  
Sioux Falls, SD 57117-5056

1009702 EDI: WFFC.COM Jul 20 2010 17:58:00 Wells Fargo EFS, PO Box 5185,  
Sioux Falls, SD 57117-5185

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr U.S. Department of Education

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2010

Signature:

